

Non Individual Loan Application Form

Branch Name: Application No. Loan Tracker No. Application Date: Sourced by: Lead Fulfiller:

I/we hereby wish to apply for the following credit facility/facilities

(CCR/OD/Pledge /TERM LOAN/Bill Discounting/Bank Guarantee/ LC/Packing Credit/Post Shipment Credit/FCTL)

| Sr. No. | Type of facility | Amount (Rs. in crores) | Purpose |
|---------|------------------|------------------------|---------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |

DETAILS OF APPLICANT ENTITY (Please fill it in capital letters. Fields marked with* are mandatory)



| PARTICULARS | | | | | | | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------|----------------------|-----|----------------------|
| *Name of Entity | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Constitution | <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> HUF <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other institutions. | | | | | | | | | | | | | | | | | | |
| *Nature of Business Activity | <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Service Sector <input type="checkbox"/> Builders / Contractors | | | | | | | | | | | | | | | | | | |
| *Name of Key Persons (Kindly submit Individual details in the separate form provided) | <table border="1"> <thead> <tr> <th>Name</th> <th>Role (Director/Trustee/ Proprietor/ Partner/Karta HUF/ Office Bearer)</th> </tr> </thead> <tbody> <tr> <td>K E Y P E R S O N 1</td> <td><input type="text"/></td> </tr> <tr> <td>K E Y P E R S O N 2</td> <td><input type="text"/></td> </tr> <tr> <td>K E Y P E R S O N 3</td> <td><input type="text"/></td> </tr> <tr> <td>K E Y P E R S O N 4</td> <td><input type="text"/></td> </tr> <tr> <td>K E Y P E R S O N 5</td> <td><input type="text"/></td> </tr> <tr> <td>K E Y P E R S O N 6</td> <td><input type="text"/></td> </tr> </tbody> </table> | Name | Role (Director/Trustee/ Proprietor/ Partner/Karta HUF/ Office Bearer) | K E Y P E R S O N 1 | <input type="text"/> | K E Y P E R S O N 2 | <input type="text"/> | K E Y P E R S O N 3 | <input type="text"/> | K E Y P E R S O N 4 | <input type="text"/> | K E Y P E R S O N 5 | <input type="text"/> | K E Y P E R S O N 6 | <input type="text"/> | | | | |
| Name | Role (Director/Trustee/ Proprietor/ Partner/Karta HUF/ Office Bearer) | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 1 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 2 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 3 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 4 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 5 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| K E Y P E R S O N 6 | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Mobile No. | + <input type="text"/> - <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Email ID | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Telephone Office | <input type="text"/> - <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *PAN | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| CIN | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Date of Incorporation | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Date of commencement of business | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Category of unit | <input type="checkbox"/> Micro <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large | | | | | | | | | | | | | | | | | | |
| MSME | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | | | | | | | | | | | | | | |
| Udyam Registration No. (for MSME) | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| GST Registration No. | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Legal Entity Identifier (LEI) | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Import Export Code (IEC) | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| *Registered Office Address | <table border="1"> <tr><td>Unit/Office No.</td><td><input type="text"/></td></tr> <tr><td>Building Name</td><td><input type="text"/></td></tr> <tr><td>Street Name</td><td><input type="text"/></td></tr> <tr><td>Landmark</td><td><input type="text"/></td></tr> <tr><td>City</td><td><input type="text"/></td></tr> <tr><td>District</td><td><input type="text"/></td></tr> <tr><td>State</td><td><input type="text"/></td></tr> <tr><td>Country</td><td><input type="text"/></td></tr> <tr><td>Pin</td><td><input type="text"/></td></tr> </table> | Unit/Office No. | <input type="text"/> | Building Name | <input type="text"/> | Street Name | <input type="text"/> | Landmark | <input type="text"/> | City | <input type="text"/> | District | <input type="text"/> | State | <input type="text"/> | Country | <input type="text"/> | Pin | <input type="text"/> |
| Unit/Office No. | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Building Name | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Street Name | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Landmark | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| City | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| District | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| State | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Country | <input type="text"/> | | | | | | | | | | | | | | | | | | |
| Pin | <input type="text"/> | | | | | | | | | | | | | | | | | | |

| | |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Factory / Godown Address | |
| Unit/Office No. | |
| Building Name | |
| Street Name | |
| Landmark | |
| City | |
| District | |
| State | |
| Country | Pin |
| *Ownership of office / factory / godown | <input type="checkbox"/> leasehold <input type="checkbox"/> freehold <input type="checkbox"/> rental |
| Trade Reference 1 | Name <input type="text"/> Mobile No. + <input type="text"/> - <input type="text"/> Email ID: <input type="text"/> |
| Trade Reference 2 | Name <input type="text"/> Mobile No. + <input type="text"/> - <input type="text"/> Email ID: <input type="text"/> |

DECLARATION

I/We on behalf of Entity hereby declare that

- I/We on behalf of Entity agree to abide by the Bye-Laws, rules, regulations, procedures and Statute as applicable from time to time of the Bank and the act or rules in force or which may come into effect hereinafter.
- I/We on behalf of Entity declare that there are no restrictions whether legal or judicial on us for availing loan facility from the Bank and the security provided by us to the Bank are free from all encumbrances and charges.
- I/We on behalf of Entity have not taken any loan from any other bank/financial institutions unless specifically declared by me/us.
- I/We on behalf of Entity have read the application form, annexures and brochures and are aware of all the terms and conditions of availing finance from SVC Co-operative Bank Ltd.
- All the particulars and information given above are correct and complete and I/We on behalf of Entity have not withheld any information. I/We on behalf of Entity hereby declare that the Bank will not be held responsible in case I/We on behalf of Entity have misrepresented any facts.
- I/We on behalf of Entity agree to abide by all the terms and conditions applicable to members/borrowers/customers of the Bank, and any modifications made therein from time to time.
- I/We on behalf of Entity agree and accept that I / we have been handed over/ emailed a copy of the Most Important Terms and Conditions (MITC) and have read and understood the same alongwith all the general terms & conditions mentioned in this form and on SVC's website-www.svcbank.com.
- I/We on behalf of Entity have read, understood and agree to the contents of the Annexure II and the relevant scheme and offer related documents.

| | | | |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  Signature with stamp |  | Date | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Name of Non Individual Entity | <input type="text"/> <input type="text"/> | Place | <input type="text"/> |

ANNEXURE I - DETAILS OF SECURITY: (Select as applicable)
1. ☐ Immovable Property – Office/ Godown / Factory/ Residential property- Others _____

| Sr. No. | Security Type | Address of property | Area | Ownership (freehold/ leasehold/rental) | Owner Name | Value (Rs.) |
|---------|-----------------------------------------------------------------------|---------------------|------|----------------------------------------|------------|-------------|
| 1. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | | | |
| 2. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | | | |
| 3. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | | | |

2. ☐ Plant & Machinery and Other Equipment

| Sr. No. | Security Type (Prime/Collateral) | Description of Machinery / Equipment | Purpose for which used | Whether new or second hand | Imported or Indigenous | Latest Value (Rs.) |
|---------|-----------------------------------------------------------------------|--------------------------------------|------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------|
| 1. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | <input type="checkbox"/> New <input type="checkbox"/> Second Hand | <input type="checkbox"/> Imported <input type="checkbox"/> Indigeneous | |
| 2. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | <input type="checkbox"/> New <input type="checkbox"/> Second Hand | <input type="checkbox"/> Imported <input type="checkbox"/> Indigeneous | |
| 3. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | <input type="checkbox"/> New <input type="checkbox"/> Second Hand | <input type="checkbox"/> Imported <input type="checkbox"/> Indigeneous | |

3. ☐ Other Tangible Securities (RD / FDR / NSC/LIC / BONDS)

| Sr. No. | Security Type (Prime/Collateral) | Description LIC/ NSC/ KVP Policy No/ Sr No | In the name of | Date of Investment | Principle/ Face value Rs. | Due Date | Accrued Value/ Surrender value on date Rs. |
|---------|-----------------------------------------------------------------------|--------------------------------------------|----------------|--------------------|---------------------------|-------------|--------------------------------------------|
| 1. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | D D M M Y Y | | D D M M Y Y | |
| 2. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | D D M M Y Y | | D D M M Y Y | |
| 3. | <input type="checkbox"/> Prime <input type="checkbox"/> Collateral | | | D D M M Y Y | | D D M M Y Y | |

4. ☐ Vehicle (Prime Security only)

| Sr. No. | Type of Vehicle (LMV/ Commercial) | Make & Model | Date of Manufacture | On Road Cost of Vehicle Rs. |
|---------|-----------------------------------|--------------|---------------------|-----------------------------|
| | | | | |
| | | | | |
| | | | | |

5. ☐ **STOCKS** (as at the close of business on the last day of the previous month)

| Details of Stocks | | Amount of Closing Stock as on _____ | Amount of Stock placed in during the month | Amount of Stock taken out during the month | Present Stocks |
|-------------------|------------------------------------|-------------------------------------|--------------------------------------------|--------------------------------------------|----------------|
| | | Rs. | Rs. | Rs. | Rs. |
| (a) | Raw materials & consumable stocks | | | | |
| | i) Imported | | | | |
| | ii) Indigenous | | | | |
| (b) | Finished goods | | | | |
| (b) | Stocks-in-process | | | | |
| (d) | Total Stocks | | | | |
| (e) | Less - Goods under pledge (if any) | | | | |
| (f) | Stocks under hypothecation | | | | |

Trade Creditors: Outstanding (as at the close of business on the last day of the previous month): Rs. _____

6. ☐ **BOOK DEBTS** (as at the close of business on the last day of the previous month)

| Total outstanding as on (closing balance as on _____) | Credit Sales during the month | Recoveries during the month | Present Outstanding as on _____ | Of which | |
|-------------------------------------------------------|-------------------------------|-----------------------------|---------------------------------|-----------------|--------------------|
| | | | | Within 3 months | Exceeding 3 months |
| (Rs.) | (Rs.) | (Rs.) | (Rs.) | (Rs.) | (Rs.) |
| | | | | | |

I. BUSINESS PROFILE




II. PRODUCT PROFILE (Final Product Description and its application)

Annexure II – INFORMATION ON PRODUCTS AND SERVICES






I/We am/are interested in other products and services of the Bank and would like the Bank officials/representatives to approach me through different channels including SMS/Phone/email-

Products Interested in:






Deposits:

| | | | | | |
|----------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------|
|  | <input type="checkbox"/> Fixed/ Recurring Deposit |  | <input type="checkbox"/> Current Account |  | <input type="checkbox"/> Savings Account |
| (₹) _____ | | (₹) _____ | | (₹) _____ | |

Loans

| | | | | | | | | | |
|----------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------|
|  | <input type="checkbox"/> Home Loan |  | <input type="checkbox"/> Vehicle Loan |  | <input type="checkbox"/> Business Loan |  | <input type="checkbox"/> Loan Against Property |  | <input type="checkbox"/> Gold Loan |
| (₹) _____ | | (₹) _____ | | (₹) _____ | | (₹) _____ | | (₹) _____ | |

Wealth Products and Investment



| | | | | | | | | | |
|----------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------|
|  | <input type="checkbox"/> Life Insurance |  | <input type="checkbox"/> Health Insurance |  | <input type="checkbox"/> Vehicle Insurance |  | <input type="checkbox"/> Property Insurance |  | <input type="checkbox"/> Mutual Fund |
| (₹) _____ | | (₹) _____ | | (₹) _____ | | (₹) _____ | | (₹) _____ | |

FOR BRANCH USE ONLY.

Applicant Entity Loan Application Number: _____ Branch Name: _____

Loan Tracker No.

I/We declare/confirm that self-attested documents are verified with originals and are available on branch records and will be provided as and when requested.

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Signature | <div style="border: 1px solid black; width: 100%; height: 100%; position: relative;"> Signature  </div> | <div style="border: 1px solid black; width: 100%; height: 100%; position: relative;"> Signature  </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <tr><td>F</td><td>I</td><td>R</td><td>S</td><td>T</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>M</td><td>I</td><td>D</td><td>D</td><td>L</td><td>E</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>L</td><td>A</td><td>S</td><td>T</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> | F | I | R | S | T | N | A | M | E | | | | | | | | | | | | M | I | D | D | L | E | N | A | M | E | | | | | | | | | | | L | A | S | T | N | A | M | E | | | | | | | | | | | | | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <tr><td>F</td><td>I</td><td>R</td><td>S</td><td>T</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>M</td><td>I</td><td>D</td><td>D</td><td>L</td><td>E</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>L</td><td>A</td><td>S</td><td>T</td><td>N</td><td>A</td><td>M</td><td>E</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> | F | I | R | S | T | N | A | M | E | | | | | | | | | | | | M | I | D | D | L | E | N | A | M | E | | | | | | | | | | | L | A | S | T | N | A | M | E | | | | | | | | | | | | |
| F | I | R | S | T | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | I | D | D | L | E | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| L | A | S | T | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| F | I | R | S | T | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | I | D | D | L | E | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| L | A | S | T | N | A | M | E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Id | <table border="1" style="width: 100%; border-collapse: collapse; height: 20px;"></table> | <table border="1" style="width: 100%; border-collapse: collapse; height: 20px;"></table> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Designation | <input type="checkbox"/> Officer / <input type="checkbox"/> ABM | <input type="checkbox"/> ABM / <input type="checkbox"/> Manager | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

ACKNOWLEDGEMENT FOR LOAN APPLICATION (tear-away to be given to the applicant)

Name of Applicant:

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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Application No.:

| | | | | | | | | | | | | | | | | | | | |
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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Most Important Terms and Conditions

1. The applicant(s) agree to pay Processing Charges and other Fees/Charges such as Valuation, Legal, Stamp Duty, CERSAI, ROC, Credit Bureau, Registration Charges, Share Application & Membership Fees, Loan Cancellation Charges etc.
2. Submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan based on its internal policies.
3. The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to the applicant/s, the Bank shall not be liable for such loss or delay.
4. The Bank in its sole and absolute discretion may either sanction or reject the loan application.
5. Bank shall have an unconditional right to charge rate of interest on advances as per its policies in this regard/cost of funds /RBI policies as amended from time to time.
6. The applicant(s) and Guarantor(s) agree to inform Bank regarding change in residence/employment / constitution details and agree to provide the new details/information that Bank may require within 15 days of such changes.
7. The applicant(s) agree that my/our loan shall be governed by the internal policies of Bank which may be in force from time to time.
8. The Customer also hereby confirms that he will be eligible to receive any offer letters, notifications, promotional/sales e-mails from the Bank or Bank's co-brand partners or associates, unless he opts out from such subscription.
9. Further, if the Bank rejects the loan application, the Bank can retain the loan application form along with the photograph, information and documents submitted.
10. If Bank sanctions the loan request, the Rate of Interest and other terms & conditions of sanction shall be communicated separately.
11. The Bank shall have the right to make disclosure of any information relating to the applicant/s including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes.
12. The applicant(s) / Guarantor(s) agree to give their express consent to the Bank to verify the authenticity of the information and data furnished by them to the Bank and also those regarding the credit facility/ies enjoyed by the applicant(s) / Guarantor(s), conduct of accounts and guarantee obligations undertaken by applicant(s) / Guarantor(s), by way of extraction of reports provided by the Credit Information Bureaus like CIBIL or any other agencies specified by RBI who are authorized to seek and publish information.
13. The applicant(s) and Guarantor(s) shall furnish additional documents as and when required by the Bank.
14. Any applicant applying for loan upto Rs. 1 lakh/Guarantors for all cases is/are applicable for nominal membership. For loans above Rs. 1 lakh, applicant and co-applicant is/are applicable for Regular shares of the Bank as mentioned in Bye-laws which are in force.
15. The funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose.
16. The applicant(s) have unconditionally, agreed that these terms and conditions may be changed by the Bank at any time and he/she/they will be bound by the amended terms and conditions.
17. The applicant(s) have confirmed having received, read and understood the terms and conditions applicable to this loan including those mentioned in this application form and on our SVC website -www.svcbank.com
18. The applicant hereby agrees that, continuation/termination of any Services availed by the applicant and provided by Bank, shall be the sole discretion of the Bank and the Bank can terminate any service at any time if it has a reasonable cause/reason to do so.
19. The Bank Shall be entitled at its discretion to change, enhance the rate of interest on the said facilities either on the entire outstanding or on a portion thereof, by reason of change in PLR, for any irregularity including non observance or non performance of Terms and conditions of the sanction/ advances and/or for any other reasons whatsoever as the Bank deems it necessary. It is expressly agreed between the Parties to this agreement that notice of variation of rate of interest by the Bank is waived by me.

Signature of Bank Official:

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